

Information to identify the case:

Debtor 1	<u>Luz M Norton</u>	Social Security number or ITIN	xxx-xx-6678
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-28606-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luz M Norton

5/6/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Luz M Norton
Debtor

Case No. 16-28606-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 06, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2022:

Recip ID	Recipient Name and Address
db	+ Luz M Norton, 31 Clinton Place, Unit 4, Morristown, NJ 07960-6805
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516419664	+ AURORA BANK, POB 1706, SCOTTSBLUFF, NE 69363-1706
516419682	+ RUSHMORE LOAN MGMT SER, 15480 LAGUNA CANYON RD S, IRVINE, CA 92618-2132
516419687	+ TOWN NORTH BANK, PO BOX 814810, DALLAS, TX 75381-4810
518263828	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 ET.AL., CALIBER HOME LOANS, INC., BANKRUPTCY DEPARTMENT,, 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
516419691	+ WF/WB, PO BOX 3117, WINSTON SALEM, NC 27102-3117

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 06 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516419662	+ Email/PDF: bncnotices@becket-lee.com	May 06 2022 20:42:00	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
516419663	+ EDI: WFNNB.COM	May 07 2022 00:28:00	ANNIE SEZ, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
516419665	+ EDI: BANKAMER.COM	May 07 2022 00:28:00	BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
516419666	EDI: CAPITALONE.COM	May 07 2022 00:28:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
516419667	+ EDI: CITICORP.COM	May 07 2022 00:28:00	CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
516419671	+ EDI: WFNNB.COM	May 07 2022 00:28:00	COMENITY BANK/ANNTYLR, PO BOX 182789, COLUMBUS, OH 43218-2789
516419672	+ EDI: WFNNB.COM	May 07 2022 00:28:00	COMENITY BANK/DRESSBRN, PO BOX 182789, COLUMBUS, OH 43218-2789
516419673	EDI: DISCOVER.COM	May 07 2022 00:28:00	DISCOVERBANK, PO BOX 15316, WILMINGTON, DE 19850
516419674	+ EDI: WFNNB.COM	May 07 2022 00:28:00	FASHION BUG, PO BOX 84073, COLUMBUS, GA 31908-4073
516419668	EDI: JPMORGANCHASE	May 07 2022 00:28:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516419669	EDI: JPMORGANCHASE		

District/off: 0312-2

User: admin

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Date Rcvd: May 06, 2022

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		May 07 2022 00:28:00	CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224
516419675	+ Email/Text: PBNCNotifications@peritussservices.com	May 06 2022 20:38:00	KOHL/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
519215335	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 06 2022 20:39:00	LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,
519215334	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 06 2022 20:39:00	LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
516419676	Email/Text: camanagement@mtb.com	May 06 2022 20:38:00	M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
516419678	+ EDI: WFNNB.COM	May 07 2022 00:28:00	MANDEES, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
516419679	Email/Text: nsm_bk_notices@mrcooper.com	May 06 2022 20:38:00	NATIONSTAR MORTGAGE LL, 350 HIGHLAND DR, LEWISVILLE, TX 75067
516419680	+ Email/Text: CreditSolutions1@parda.com	May 06 2022 20:37:00	PARDA FEDERAL CREDIT U, 2601 CAMBRIDGE CT STE 21, AUBURN HILLS, MI 48326-2580
516638430	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Parda Federal Credit Union, POB 41067, Norfolk VA 23541
516419682	+ Email/Text: BkGeneralInbox@rushmorelm.com	May 06 2022 20:38:00	RUSHMORE LOAN MGMT SER, 15480 LAGUNA CANYON RD S, IRVINE, CA 92618-2132
516419683	+ EDI: RMSC.COM	May 07 2022 00:28:00	SYNCB/CARE CREDIT, C/O PO BOX 965036, ORLANDO, FL 32896-0001
516419684	+ EDI: RMSC.COM	May 07 2022 00:28:00	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
516419685	+ EDI: RMSC.COM	May 07 2022 00:28:00	SYNCB/LORD & TAY, PO BOX 965015, ORLANDO, FL 32896-5015
516419686	+ EDI: CITICORP.COM	May 07 2022 00:28:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516419688	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 06 2022 20:38:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054
516642919	+ Email/Text: ECMBKMail@Caliberhomeloans.com	May 06 2022 20:39:00	U.S. Bank Trust, N.A., et al, c/o Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
516419689	+ EDI: WFFC.COM	May 07 2022 00:28:00	WELLS FARGO BANK, PO BOX 14517, DES MOINES, IA 50306-3517
516419690	+ EDI: WFFC.COM	May 07 2022 00:28:00	WELLS FARGO BANK NV NA, P O BOX 31557, BILLINGS, MT 59107-1557
516537233	+ EDI: WFFC.COM	May 07 2022 00:28:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

District/off: 0312-2

User: admin

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516419670	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224
516419677	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
516419681	*+	PARDA FEDERAL CREDIT U, 2601 CAMBRIDGE CT STE 21, AUBURN HILLS, MI 48326-2580
516626076	*+	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LSF9 Master Participation Trust nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Craig Scott Keiser	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST craig.keiser@law.njoag.gov
Kevin M. Buttery	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST kbuttery@moodklaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Frederick Dingerdisen	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com
Russell L. Low	on behalf of Debtor Luz M Norton ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@raslg.com
Steven P. Kelly	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 12